

Term & LTV	Fixed	ARM	Upfront Model Finder's Fee	Renewal Model Finder's Fee	Rate Hold	Product must be requested in notes
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CMLS Preferred Customer Program -Insured and Insurable (**program details on page 2*)

5 Year Uninsured						
Up to 80% Owner Occupied	5.39%	P-0.50%	100 bps	90 bps / 50 bps	120 Day	Preferred Customer Uninsured
5 Year Rate Advantage - 60 Day Quick Close** 2-1 buydown on the first 10 bps of rate discount for Fixed Preferred Rate Advantage Quick Close						
High Ratio or Up to 65% Insurable	5.04%	-	120 bps	110 bps / 50 bps	60 Day	Preferred Customer Rate Advantage QC
65.01 – 80% Insurable	5.24%	-	120 bps	110 bps / 50 bps	60 Day	Preferred Customer Rate Advantage QC
5 Year						
High Ratio or Up to 65% Insurable	5.09%	P-0.90%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed or ARM
65.01 – 70% Insurable	5.24%	P-0.70%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed or ARM
70.01 – 80% Insurable	5.29%	P-0.50%	120 bps	110 bps / 50 bps	120 Day	Preferred Customer 5-Yr Fixed or ARM
7 Year						
High Ratio or Up to 65% Insurable	5.44%	-	130 bps	120 bps / 50 bps	120 Day	Preferred Customer 7-Yr
65.01 – 80% Insurable	5.64%	-	130 bps	120 bps / 50 bps	120 Day	Preferred Customer 7-Yr
10 Year						
High Ratio or Up to 65% Insurable	5.54%	-	140 bps	130 bps / 50 bps	120 Day	Preferred Customer 10-Yr
65.01 – 80% Insurable	5.69%	-	140 bps	130 bps / 50 bps	120 Day	Preferred Customer 10-Yr

CMLS Home Line - (Home Line Guidelines. See details on page 2*) *Finder's fee for HELOC portion paid on average 60-day balance

5 Year – Home Line (1* mortgage must be insured / insurable) HELOC will be registered as a 2nd Charge at P+0.50% and can be up to a max 50% of total loan amount						
HELOC Portion – Max 50% of Total Loan	-	P+0.50%*	50 bps	-	120 Day	CMLS Home Line - Secured LOC
High Ratio or Up to 65% Insurable	5.09%	P-0.70%	110 bps	100 bps / 50 bps	120 Day	CMLS Home Line - Secured LOC
65.01 - 70% Insurable	5.24%	P-0.50%	110 bps	100 bps / 50 bps	120 Day	CMLS Home Line - Secured LOC
70.01 – 80% Insurable	5.24%	P-0.40%	110 bps	100 bps / 50 bps	120 Day	CMLS Home Line – Secured LOC

CMLS Standard Rates – Insured, Insurable, Uninsured (program details on page 2)

5 Year						
High Ratio or Up to 65% Insurable	5.09%	P-0.70%	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
65.01 – 70% Insurable	5.24%	P-0.50%	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
70.01 – 80% Insurable	5.24%	P-0.40%	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Fixed or ARM
5 Year Rate Advantage						
High Ratio or Up to 65% Insurable	5.04%	-	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Rate Advantage
65.01 – 80% Insurable	5.24%	-	110 bps	100 bps / 50 bps	120 Day	Standard 5-Yr Rate Advantage
5 Year – Uninsured - Up to 30yr AM						
Up to 80% Owner Occupied	5.49%	P+0.10%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Standard
Up to 70% Rentals	5.74%	P+0.35%	100 bps	90 bps / 50 bps	120 Day	5-Yr Uninsured Rental

Preferred Customer Program Requirements and Important Notesare in addition to our Standard Requirements

- **New Business Only**
- **Preferred Customer Program must be requested in notes, along with the term, rate and any buydown you want to apply.**
- **Min Beacon: HR Insured:** 660 all applicants
Low Ratio Insurable: 720 for one applicant & min 660 any other applicant
- **Un-Insurable** 680 all applicants
- **Max GDS/TDS 39%/42%,**
- **Min 12-year amortization. // Min SFD square footage > 850**
LOC Payments for qualifying based on: HELOC payment calculated at approved limit and BOC rate amortized over 25y
Unsecured LOC payment calculated at 3% of outstanding balance
- **Occupancy:** Owner Occupied, Second Home, and Vacation Property (Type A four season with all year access)
- **Verified Income Only:** Income Documents must be dated within 30 days of submission. No Stated Income, min 3 years in business if BFS, No Gross up of BFS income.
- **No use of rental addbacks or spreadsheet,**
- **No Specialty Programs:** No New to Canada, or Flex Down
- **Maximum rate buydown: is 20bps**
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan
No Fee Collateral Transfer subject to 10bp reduced compensation
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The maximum rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Advantage Fixed Buydown – 2 for 1** Buydown is currently available for 1st 10bps rate reduction.
- **Alberta / Saskatchewan Restrictions –** Refinance maximum LTV 75%, Locations limited to Calgary, Edmonton, and Lethbridge, Saskatoon, and Regina and surrounding areas
- **Rate Guarantee:** Borrowers are entitled to one (1) time rate drop up to five (5) business days prior to funding date.
Request must be in writing

Standard Rate Requirements, Rate Adjustments, and Important Notes:

- **Min Beacon: HR Insured:** 640 all applicants
- **Min Beacon Low Ratio Insurable:**
Up to 65% LTV: min 680 Beacon for all applicants
65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants 640.
- **Min Beacon Uninsured:** 680 all applicants
- **GDS/TDS:** Owner Occupied Max 39/44
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at 0.65% of balance, Unsecured LOC payment calculated at 3% of balance
- **BFS Alt A or 2 to 4-unit Rentals** allowed via Insured/Insurable CMLS Standard Rates. LTV over 65% requires client paid insurance. BFS Alt A add 5bps to rate.
- **3y, 4y & 5y No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 Loan (No Fee Collateral Transfer subject to a 10 bp reduction in compensation)
- **Pre-approvals:** Standard High Ratio Insured 5yr fixed rate + 10 bps
- **CMLS Special Offer:** New Business Only, CCB income is not allowed
- Available in all CMLS Lending Areas. (Alberta Locations Restricted to City Limits of Calgary & Edmonton)
- **Rate Advantage:** Pay-out of entire outstanding balance of the Mortgage prior to the Maturity Date is only permitted on the closing of a bona fide arm's length sale
- **Rate Buydown & Compensation Model:** The max rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Rate Guarantee:** Borrowers are entitled to one (1) time rate drop up to five (5) business days prior to funding date.
Request must be in writing
- **Uninsured Rental Properties –** Max 70% LTV, full rental guidelines
[CLICK HERE](#)

Home Line requirements are in addition to our Standard Requirements:

- **Unpublished Promo or HOME LINE COMBO must be requested**
- **Transactions:** Purchase, Refinance, Transfer, Collateral Transfer
- Home Line 1st mortgage must be Insured or Insurable at this time
- **Min Beacon High Ratio Insured:** 680 for all applicants
- **Min Beacon Low Ratio Insurable:**
Up to 65% LTV: min 680 Beacon for all applicants
65.01 to 80% LTV: min 720 for one applicant for best rate, or (680 to 719 add 10bps to rate). All other applicants, min 680.
- **Max GDS/TDS:** Beacon Score 680: GDS 32 / TDS 40 | Beacon Score 700: GDS 34 / TDS 42 | Beacon 750: GDS 39 / TDS 44
- **Min 20%** down payment 5% must be from own resources
- **Min 5-year** amortization,
- **LOC payments for qualifying** based on "LOC Balance", HELOC payment calculated at BOC rate and 25-year am, Unsecured LOC payment calculated at 3% of balance
- **Occupancy:** Owner Occupied, Owner Occupied with Rental Suite, Second Home
- **Sliding Scale –** 80% of 1.2M, 60% of next 300k, 50% of next 500k, 40% of everything over 2M
- **Verified Income Only,** No Stated Income
- **No Fee Transfer & No Fee Collateral Transfer:** Min \$150,000 loan (no fee collateral transfer subject to a 10-bps reduction in compensation). Additional registration cost for HELOC portion of the CMLS Home Line product is the client's responsibility.
- **Rental Income –** Basement Suite Income 50% added to gross, Rental Spreadsheet for non-subject rental properties, rental income confirmed with T1 General (including statement of rental activities and NOAs), rentals must be owned for min of 1 year
- **Rate Buydown & Compensation Model:** Max rate buydown is 20bps. You may buydown rates in exchange for reduced commission, determined by the rate buydown calculator. You must indicate instructions for buydown & compensation model in the deal notes. Rate Drops are not automatic, you must email the underwriter to request a rate drop. If rate drops after submitting, we will still apply the buydown unless you advise the underwriter in writing to remove it.
- **Home Line LOC –** Qualified on combined limit of mortgage & HELOC at the greater of contract rate + 2% or benchmark amortized over 25 years
- **Maximum Home Line Limit –** Maximum of 50% of total loan
- **Minimum Home Line Limit –** \$10,000
- **CMLS Home Line –** Separate applications must be submitted for both the mortgage and HELOC. Two separate charges will be registered.
- **CMLS Home Line –** Only available in ON, BC, and AB
- **Alberta Restrictions –** City Limits or within 50km of Calgary, Edmonton, Lethbridge, and Red Deer

Additional Tools

Broker Resource Centre

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Approved Appraisers List

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Regional Manager Contact Info

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